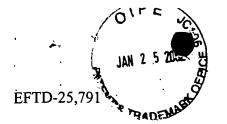
COPY OF PAPERS

ORIGINALLY FILED



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Robert G. Farris and Michael L. Roerick

Appl. No.:

09/920,545

Filed:

August 1, 2001

Grp./A.U.:

To Be Assigned

Examiner:

To Be Assigned

Title:

ENCRYPTION OF FINANCIAL INFORMATION

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, DC 20231 on November 7, 2001

(Date of Deposit)

(Name of Person Mailing December)

(Signature)

(Date of Signature)

SUBMISSION OF MISSING PARTS OF APPLICATION UNDER 37 C.F.R. 1.53

In response to the *Notice to File Missing Parts of Nonprovisional Application*, enclosed are the following items for filing in the above-referenced U.S. Patent Application:

- 1. Declaration and Power of Attorney, executed by the Applicants on October 19, 2001 and November 5, 2001, respectively.
- 2. Copy of Form PTO-1533 Notice to File Missing Parts of Nonprovisional Application Formalities Letter Confirmation No. 5943, Part 2 Copy to Be Returned with Response.
- 3. Copy of the Assignment to EFT DataLink, Incorporated, executed on October 19, 2001 and November 5, 2001, respectively and a recordation cover sheet; and
- 4. 10 sheets of formal drawings in compliance with 37 C.F.R. 1.84; and

4. A check in the total amount of \$105 to cover the surcharge set forth in 37 C.F.R. 1.16(e) of \$65, and the Assignment recordal fee of \$40. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,791 of HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Respectfully submitted, HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Roger N. Chauza

Registration No. 29,753

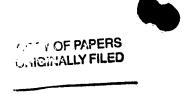
Attorneys for Applicants

RNC:ljg

P.O. Box 741715 Dallas, Texas 75374-1715

Tele: 972-479-0462 Fax: 972-479-0464 November 7, 2001 EFTD-25,791





PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Robert G. Farris and Michael L. Roerick

Serial No.:

09/920,545

Filed:

August 1, 2001

Group:

Not Yet Assigned

Examiner:

Not Yet Assigned

For:

ENCRYPTION OF FINANCIAL INFORMATION

Assistant Commissioner for

Patents

Washington, D.C. 20231

Dear Sir:

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, DC 20231 on November 7, 2001

(Date of Deposit)

Roger N. Chauza

(Name of Person Mailing Document)

(Onte of Signature)

TRANSMITTAL OF FORMAL DRAWINGS

Transmitted herewith are 10 sheets of formal drawings to be substituted for the informal drawings initially filed in the above-identified application for patent.

Please charge any necessary fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,791 of HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Respectfully submitted, HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Attorneys for Applicants

Roger N. Chauza

Registration No. 29,753

RNC:ljg P.O. Box 741715

Dallas, Texas 75374-1715

Tel: 972-479-0462 Fax: 972-479-0464 November 7, 2001